

FORM 31 United States Bankruptcy Court District of Minnesota		Voluntary Petition																							
Name of Debtor (if individual, enter Last, First, Middle): TRUTWIN, LUANN M	Name of Joint Debtor (Spouse)(Last, First, Middle): TRUTWIN, MICHAEL A																								
All Other Names used by the Debtor in the last 6 years <small>(include married, maiden, and trade names):</small>	All Other Names used by the Joint Debtor in the last 6 years <small>(include married, maiden, and trade names):</small>																								
Soc. Sec./Tax I.D. No. (if more than one, state all): 474-84-1367	Soc. Sec./Tax I.D. No. (if more than one, state all): 470-84-9164																								
Street Address of Debtor (No. & Street, City, State & Zip Code): 1738 PINE RD RICE MN 56367	Street Address of Joint Debtor (No. & Street, City, State & Zip Code): 1738 PINE RD RICE MN 56367																								
County of Residence or of the Principal Place of Business: BENTON	County of Residence or of the Principal Place of Business: BENTON																								
Mailing Address of Debtor (if different from street address):	Mailing Address of Joint Debtor (if different from street address):																								
Location of Principal Assets of Business Debtor <small>(if different from street address above):</small>																									
Information Regarding the Debtor (Check the Applicable Boxes)																									
Venue (Check any applicable box) <input checked="" type="checkbox"/> Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District. <input type="checkbox"/> There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District.																									
Type of Debtor (Check all boxes that apply) <input checked="" type="checkbox"/> Individual(s) <input type="checkbox"/> Corporation <input type="checkbox"/> Partnership <input type="checkbox"/> Other _____ <input type="checkbox"/> Railroad <input type="checkbox"/> Stockbroker <input type="checkbox"/> Commodity Broker	Chapter or Section of Bankruptcy Code Under Which the Petition is Filed (Check one box) <input checked="" type="checkbox"/> Chapter 7 <input type="checkbox"/> Chapter 9 <input type="checkbox"/> Sec. 304 - Case ancillary to foreign proceeding <input type="checkbox"/> Chapter 11 <input type="checkbox"/> Chapter 12 <input type="checkbox"/> Chapter 13																								
Nature of Debts (Check one box) <input checked="" type="checkbox"/> Consumer/Non-Business <input type="checkbox"/> Business	Filing Fee (Check one box) <input checked="" type="checkbox"/> Full Filing Fee Attached <input type="checkbox"/> Filing Fee to be paid in installments (Applicable to individuals only) Must attach signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments. Rule 1006(b). See Official Form No. 3.																								
Chapter 11 Small Business (Check all boxes that apply) <input type="checkbox"/> Debtor is a small business as defined in 11 U.S.C. § 101 <input type="checkbox"/> Debtor is and elects to be considered a small business under 11 U.S.C. § 1121(e) (Optional)																									
Statistical/Administrative Information (Estimates only) <input type="checkbox"/> Debtor estimates that funds will be available for distribution to unsecured creditors. <input checked="" type="checkbox"/> Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors.																									
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Voluntary Petition <i>(This page must be completed and filed in every case)</i>		Name of Debtors: LUANN M. TRUTWIN MICHAEL A. TRUTWIN		Page 2
Prior Bankruptcy Case Filed Within Last 6 Years (If more than one, attach additional sheet)				
Location Where Filed: NONE		Case Number:		Date Filed:
Pending Bankruptcy Case Filed by any Spouse, Partner or Affiliate of this Debtor (If more than one, attach additional sheet)				
Name of Debtor: NONE		Case Number:		Date Filed:
District:		Relationship:		Judge:

Signatures	
<p style="text-align: center;">Signature(s) of Debtor(s) (Individual/Joint)</p> <p>I declare under penalty of perjury that the information provided in this petition is true and correct. [If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12 or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7. I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.</p> <p>X <u>LuAnn M. Trutwin</u> Signature of Debtor</p> <p>X <u>Michael A. Trutwin</u> Signature of Joint Debtor</p> <p>_____ Telephone Number (If not represented by attorney)</p> <p>_____ Date</p>	<p style="text-align: center;">Signature(s) of Debtor (Corporation/Partnership)</p> <p>I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.</p> <p>The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.</p> <p>X <u>Not Applicable</u> Signature of Authorized Individual</p> <p>_____ Print or Type Name of Authorized Individual</p> <p>_____ Title of Authorized Individual</p> <p>_____ Date</p>

<p>X <u>[Signature]</u> Signature of Attorney for Debtor(s)</p> <p>ROBERT L. KALENDA, 53260 Printed Name of Attorney for Debtor(s) / Bar No.</p> <p>KALENDA & ASSOCIATES Firm Name</p> <p>PO BOX 902 Address</p> <p>ST CLOUD MN 56302-0902</p> <p>_____ Telephone Number</p> <p>_____ Date</p>	<p style="text-align: center;">Signature of Non-Attorney Petition Preparer</p> <p>I certify that I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110, that I prepared this document for compensation, and that I have provided the debtor with a copy of this document.</p> <p><u>Not Applicable</u> Printed Name of Bankruptcy Petition Preparer</p> <p>_____ Social Security Number</p> <p>_____ Address</p> <p>_____ Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document:</p>
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<p style="text-align: center;">Exhibit A</p> <p>(To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11) Exhibit A is attached and made a part of this petition.</p>	<p>If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.</p> <p>X <u>Not Applicable</u> Signature of Bankruptcy Petition Preparer</p> <p>_____ Date</p>
<p style="text-align: center;">Exhibit B</p> <p>(To be completed if debtor is an individual whose debts are primarily consumer debts) I, the attorney for the petitioner named in the foregoing petition, declare that I have informed the petitioner that [he/she] may proceed under chapter 7, 11, 12 or 13 of title 11, United States Code, and have explained the relief available under each such chapter.</p> <p>X <u>[Signature]</u> Signature of Attorney for Debtor(s)</p> <p>_____ Date</p>	<p>A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110; 18 U.S.C. § 156.</p>

United States Bankruptcy Court
District of Minnesota

In re LUANN M TRUTWIN
474-84-1367

MICHAEL A TRUTWIN
470-84-9164

Case No.
Chapter 7

SUMMARY OF SCHEDULES

AMOUNTS SCHEDULED

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	YES	1	\$ 78,500.00		
B - Personal Property	YES	3	\$ 9,885.00		
C - Property Claimed As Exempt	YES	1			
D - Creditors Holding Secured Claims	YES	1		\$ 77,440.22	
E - Creditors Holding Unsecured Priority Claims	YES	1		\$ 0.00	
F - Creditors Holding Unsecured Nonpriority Claims	YES	4		\$ 121,596.29	
G - Executory Contracts and Unexpired Leases	YES	1			
H - Codebtors	YES	1			
I - Current Income of Individual Debtor(s)	YES	1			\$ 2,005.41
J - Current Expenditures of Individual Debtor(s)	YES	1			\$ 4,386.14
Total Number of sheets in ALL Schedules >		15			
Total Assets >			\$ 88,485.00		
Total Liabilities >				\$ 199,036.51	

In re: LUANN M TRUTWIN
DebtorMICHAEL A TRUTWINCase No. _____
(If known)**SCHEDULE A - REAL PROPERTY**

DESCRIPTION AND LOCATION OF PROPERTY	NATURE OF DEBTOR'S INTEREST IN PROPERTY	HUSBAND, WIFE, JOINT OR COMMUNITY	CURRENT MARKET VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION	AMOUNT OF SECURED CLAIM
HOME: SEE ATTACHED LEGAL IN BENTON COUNTY, MN		J	\$ 76,000.00	\$ 77,440.22
LOT 19, BLOCK 1, CASTLE ADDITION TO BIGWATER, SYLVAN TOWNSHIP, MN, CASS COUNTY	Joint Tenants	J	\$ 2,500.00	\$ 0.00
Total >			\$ 78,500.00	

(Report also on Summary of Schedules.)

Trustwin

SCHEDULE 'A'

Tax ID #: R06 00216 00

Property Address: 1738 Pine Road North, Rice, MN 56357

Boundary

A tract of land 208.71 feet by 417.42 feet in the Southeast Quarter of Section 21, Township 38 North, Range 31 West, described as follows, to-wit: Commencing at a point where the center line of State Aid Road No. 12 intersects with the Section line between Sections 21 and 22, Township 38, Range 31 West; thence proceed along the center line of State Aid Road Number 12 in a Southwesterly direction for a distance of 1,406 feet to a point; thence at right angles to said previously described line in a straight line and in a Southeasterly direction for a distance of 450.42 feet to a point, said point being the point of beginning of the tract to be herein described; thence Southwesterly in a straight line and at right angles to said previously described line for a distance of 208.71 feet to a point; thence at right angles to said previously described line and in a Northwesterly direction for a distance of 417.42 feet to a point; thence at right angles to said previously described line and in a Northeasterly direction for a distance of 208.71 feet to a point; thence at right angles to said described line and in a Southeasterly direction for a distance of 417.42 feet to the point of beginning and there terminating.

In re: LUANN M TRUTWIN
674-84-1367

MICHAEL A TRUTWIN
470-84-9164

Case No.

SCHEDULE B - PERSONAL PROPERTY

TYPE OF PROPERTY	NONE	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT OR COMMUNITY	CURRENT MARKET VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
1. Cash on hand		CASH	J	5.00
2. Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.		CHECKING	J	5.00
3. Security deposits with public utilities, telephone companies, landlords, and others.	X			
4. Household goods and furnishings, including audio, video, and computer equipment.		FURNITURE, APPLIANCES & ELECTRONICS	J	775.00
5. Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.		MUSIC	J	100.00
6. Wearing apparel.		CLOTHING	J	125.00
7. Furs and jewelry.		JEWELRY	J	200.00
8. Firearms and sports, photographic, and other hobby equipment.	X			
9. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	X			
10. Annuities. Itemize and name each issuer.	X			
11. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Itemize.	X			
12. Stock and interests in incorporated and unincorporated businesses. Itemize.	X			
13. Interests in partnerships or joint ventures. Itemize.	X			
14. Government and corporate bonds and other negotiable and nonnegotiable instruments.	X			

SCHEDULE B - PERSONAL PROPERTY
(Continuation Sheet)

TYPE OF PROPERTY	NONE	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT OR COMMUNITY	CURRENT MARKET VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITHOUT DEDUCTING ANY SECURED C.A.M. OR EXEMPTION
15. Accounts receivable.	X			
16. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	X			
17. Other liquidated debts owing debtor including tax refunds. Give particulars.	X			
18. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule of Real Property.	X			
19. Contingent and non-contingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X			
20. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	X			
21. Patents, copyrights, and other intellectual property. Give particulars.	X			
22. Licenses, franchises, and other general intangibles. Give particulars.	X			
23. Automobiles, trucks, trailers, and other vehicles.		- REPAIRABLE	J	500.00
		1982 CHEVROLET TRUCK USED TO HAUL WOOD	J	700.00
		1994 CHEVROLET CAPRICE 115,000 MILES	J	4,275.00
24. Boats, motors, and accessories.		1982 CHEVMAE BOAT	J	2,000.00
		2 ARTIC CAT SNOWMOBILES	J	1,800.00
25. Aircraft and accessories	X			
26. Office equipment, furnishings, and supplies.	X			

In re LUANN M TRUTWIN
470-84-1167

MICHAEL A TRUTWIN
470-84-9164

Case No.

SCHEDULE B - PERSONAL PROPERTY (Continuation Sheet)

TYPE OF PROPERTY	NONE	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT OR COMMUNITY	CURRENT MARKET VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
27. Machinery, fixtures, equipment and supplies used in business.	X			
28. Inventory.	X			
29. Animals.	X			
30. Crops - growing or harvested. Give particulars.	X			
31. Farming equipment and implements.	X			
32. Farm supplies, chemicals, and feed.	X			
33. Other personal property of any kind not already listed herein.	X			
_____ continuation sheets attached			Total	\$ 0.00

(Include amounts from any continuation sheets attached. Report total also on Summary of Schedules.)

In re LUANN M TRUTWINMICHAEL A TRUTWIN

Case No. _____

Debtor.

(If known)

SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor elects the exemption to which debtor is entitled under:

(Check one box)

☒ 11 U.S.C. § 522(b)(1) Exemptions provided in 11 U.S.C. § 522(d). **Note: These exemptions are available only in certain states.**☐ 11 U.S.C. § 522(b)(2) Exemptions available under applicable nonbankruptcy federal laws, state or local law where the debtor's domicile has been located for the 180 days immediately preceding the filing of the petition, or for a longer portion of the 180-day period than in any other place, and the debtor's interest as a tenant by the entirety or joint tenant to the extent the interest is exempt from process under applicable nonbankruptcy law.

DESCRIPTION OF PROPERTY	SPECIFY LAW PROVIDING EACH EXEMPTION	VALUE OF CLAIMED EXEMPTION	CURRENT MARKET VALUE OF PROPERTY, WITHOUT DEDUCTING EXEMPTIONS
- REPAIRABLE	11 USC § 522(d)(2)	500.00	500.00
1982 CHEVMATE BOAT	11 USC § 522(d)(5)	2,000.00	2,000.00
NONE	11 USC § 522(d)(2)	200.00	200.00
NONE	11 USC § 522(d)(2)	4,275.00	4,275.00
2 ARTIC CAT SNOWMOBILES	11 USC § 522(d)(5)	1,800.00	1,800.00
CASH	11 USC § 522(d)(5)	5.00	5.00
CLOTHING	11 USC § 522(d)(3)	125.00	125.00
HOME: SEE ATTACHED LEGAL IN BENTON COUNTY, MN	11 USC § 522(d)(1)	0.00	76,000.00
JEWELRY	11 USC § 522(d)(4)	200.00	200.00
LOT 19, BLOCK 1, CASTLE ADDITION TO BIGWATER, SYLVAN TOWNSHIP, MN, CASS COUNTY	11 USC § 522(d)(5)	2,500.00	2,500.00
MUSIC	11 USC § 522(d)(5)	100.00	100.00

TITLE WIN

SCHEDULE 'A'

Tax ID #: R06 00216 00

Property Address: 1738 Pine Road North, Rice, MN 56367

Benton County

A tract of land 208.71 feet by 417.42 feet in the Southeast Quarter of Section 21, Township 38 North, Range 31 West, described as follows, to-wit: Commencing at a point where the center line of State Aid Road No. 12 intersects with the Section line between Sections 21 and 22, Township 38, Range 31 West; thence proceed along the center line of State Aid Road Number 12 in a Southwesterly direction for a distance of 1,406 feet to a point; thence at right angles to said previously described line in a straight line and in a Southeasterly direction for a distance of 450.42 feet to a point, said point being the point of beginning of the tract to be herein described; thence Southwesterly in a straight line and at right angles to said previously described line for a distance of 208.71 feet to a point; thence at right angles to said previously described line and in a Northwesterly direction for a distance of 417.42 feet to a point; thence at right angles to said previously described line and in a Northeasterly direction for a distance of 208.71 feet to a point; thence at right angles to said described line and in a Southeasterly direction for a distance of 417.42 feet to the point of beginning and there terminating.

In re: LUANN M TRUTWIN

MICHAEL A TRUTWIN

Case No.

474-84-1367

470-84-9164

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS



Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE	CODEBTOR HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND MARKET VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
ACCOUNT NO							
COUNTRY WIDE HOME LOANS PO BOX 660694 DALLAS TX 75286		Security Agreement HOME: SEE ATTACHED LEGAL IN BENTON COUNTY, MN VALUE \$76,000.00				77,440.22	1,440.22

Subtotal >

\$77,440.22

Total >

\$77,440.22

(Report total also on Summary of Schedules)

In re: LUANN M TRUTWIN
470-84-1367

MICHAEL A TRUTWIN
470-84-9164

Case No.

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

☒ Check this box if debtor has no creditors holding unsecured claims to report on this Schedule E.

TYPES OF PRIORITY CLAIMS

☐ Extensions of credit in an involuntary case

Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(2).

☐ Wages, salaries, and commissions

Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$4300* per person earned within 90 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(3).

☐ Contributions to employee benefit plans

Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).

☐ Certain farmers and fishermen

Claims of certain farmers and fishermen, up to \$4300* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(5).

☐ Deposits by individuals

Claims of individuals up to \$1,950* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(6).

☐ Alimony, Maintenance, or Support

Claims of a spouse, former spouse, or child of the debtor for alimony, maintenance, or support, to the extent provided in 11 U.S.C. § 507(a)(7).

☐ Taxes and Certain Other Debts Owed to Governmental Units

Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).

☐ Commitments to Maintain the Capital of an Insured Depository Institution

Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507(a)(9).

☐ Other Priority Debts

* Amounts are subject to adjustment on April 1, 1998, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

Subtotal (Total of this page)	>	\$0.00
Total	>>	\$0.00

in re: JUAN M TRUTWIN
470-84-9164

MICHAEL A TRUTWIN
470-84-9164

Case No.

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

☐ Check this box if debtor has no creditors holding unsecured nonpriority claims to report on this Schedule F.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE	DEBTOR HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED, AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 5398-4300-2467-8995 AT&T UNIVERSAL CARD BOX 6907 THE LAKES NV 88901-6907	J					2,249.98
ACCOUNT NO. CENTRASOTA DMS PA 1555 NORTHWAY DR STE 250 ST CLOUD MN 56303	J					1,261.50
ACCOUNT NO. 5263410160041895 CHASE BOX 52195 PHOENIX AZ 85072-2195	J					8,816.82
ACCOUNT NO. 6011007240625128 DISCOVER PO BOX 30395 SALT LAKE CITY UT 84120-0395	J	AND ACCT#6011007283528171				17,000.00
ACCOUNT NO. 04012071999471158241 EDUCAID PO BOX 2461 HARRISBURG PA 17105	J					5,000.00

In re: LUANN M TRUTWIN
474-84-4367

MICHAEL A TRUTWIN
470-84-9164

Case No.

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE	CODEBTOR HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED, AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 4386412011341610 FIRST UNION CARD P O BOX 2357 BRUNSWICK GA 31521-2357	J					5,227.06
ACCOUNT NO. 4417124225670006 FIRST USA BANKRUPTCY SUPPORT PO BOX 149265 AUSTIN TX 78714-9265	J	AND#5544530302457278				22,956.00
ACCOUNT NO. 5691000004243189 FLEET P O BOX 15308 WILMINGTON DE 19850-5308	J					5,227.06
ACCOUNT NO. 470849164899989 GREAT LAKES HIGHER ED PO BOX 2992 MILWAUKEE WI 53201-2992	J					6,490.06
ACCOUNT NO. 5407070003365781 HOUSEHOLD CREDIT SERVICE PO BOX 4155 CAROL STREAM IL 60197-4155	J					7,965.34

In re: LUANN M TRUTWIN
474-84-1367

MICHAEL A TRUTWIN
470-84-9164

Case No.

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE	DEBTOR HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED, AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 6012500115558902 MENARDS DEPT 0008 PALANTINE IL 60055-0008	J					3,412.29
ACCOUNT NO. 4675280000601058 PROVIDENT BANK PO BOX 1844 CINCINNATI OH 45274	J					10,591.64
ACCOUNT NO. 4428673059402073 PROVIDIAN P O BOX 660737 DALLAS TX 75266	J					4,382.38
ACCOUNT NO. 291401178210 RETAILERS NATIONAL BANK P O BOX 59231 MINNEAPOLIS MN 55459	J					2,030.42
ACCOUNT NO. 0250831471173 SEARS 86 ANNEX ATLANTA GA 30386	J					4,807.15

In re LUANN M TRUTWIN
474-84-1367

MICHAEL A TRUTWIN
470-84-9164

Case No.

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE	CODEBATOR HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED, AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 0909883233 SPIEGEL 9310 SW GEMINI DR BEAVERTON OR 97008-0001	J					3,303.82
ACCOUNT NO. ST CLOUD HOSPITAL 1406 SIXTH AVENUE NORTH ST CLOUD MN 56303	J					700.00
ACCOUNT NO. 47484136704 STUDENT LOAN FINANCE CORP PO BOX 686 ABERDEEN SD 57402	J					2,000.00
ACCOUNT NO. 4719211020351240 US BANK RECOVERY DEPARTMENT PO BOX 17143 DENVER CO 80217	J					6,881.83

Subtotal
(Total of this page) >

Total >

\$12,885.65
\$121,496.29

In re: LUANN M TRUTWIN
474-84-1367

MICHAEL A TRUTWIN
470-84-9184

Case No.

SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

☒ Check this box if debtor has no executory contracts or unexpired leases.

NAME AND MAILING ADDRESS, INCLUDING ZIP CODE, OF OTHER PARTIES TO LEASE OR CONTRACT	DESCRIPTION OF CONTRACT OR LEASE AND NATURE OF DEBTOR'S INTEREST, STATE WHETHER LEASE IS FOR NONRESIDENTIAL REAL PROPERTY. STATE CONTRACT NUMBER OF ANY GOVERNMENT CONTRACT

In re: LUANN M TRUTWIN
474-84-1367

MICHAEL A TRUTWIN
470-84-9164

Case No.

SCHEDULE H - CODEBTORS

☒ Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR
------------------------------	------------------------------

In re LUANN M TRUTWIN
474-84-1367

MICHAEL A TRUTWIN
470-84-9164

Case No.

SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

Debtor's Marital Status MARRIED	DEPENDENT'S OF DEBTOR AND SPOUSE		
Debtor's Age: 41 Spouse's Age: 41	NAMES HEIDI TRUTWIN SUZANNE TRUTWIN MARYLU TRUTWIN	AGE 19 14 12	RELATIONSHIP DAUGHTER DAUGHTER DAUGHTER
EMPLOYMENT:	DEBTOR	SPOUSE	
Occupation	MEDIA COORDINATOR	PAPERMAKER	
How long employed	6 MONTHS	18 YRS	
Name and Address of Employer	CATHOLIC EDUCATION	INTERNATIONAL PAPER	

Income: (Estimate of average monthly income)	DEBTOR	SPOUSE
Current monthly gross wages, salary, and commissions (pro rate if not paid monthly.)	\$ <u>1,416.66</u>	\$ <u>2,155.80</u>
Estimated monthly overtime	\$ <u>0.00</u>	\$ <u>0.00</u>
SUBTOTAL	\$ <u>1,416.66</u>	\$ <u>2,155.80</u>
LESS PAYROLL DEDUCTIONS		
a. Payroll taxes and social security	\$ <u>346.70</u>	\$ <u>1,016.00</u>
b. Insurance	\$ <u>1.24</u>	\$ <u>72.00</u>
c. Union dues	\$ <u>0.00</u>	\$ <u>27.63</u>
d. Other (Specify) <u>HMO</u>	\$ <u>0.00</u>	\$ <u>57.60</u>
<u>medical plan</u>	\$ <u>30.00</u>	\$ <u>0.00</u>
<u>united way</u>	\$ <u>0.00</u>	\$ <u>15.78</u>
SUBTOTAL OF PAYROLL DEDUCTION	\$ <u>377.94</u>	\$ <u>1,189.11</u>
TOTAL NET MONTHLY TAKE HOME PAY	\$ <u>1,038.72</u>	\$ <u>966.69</u>
Regular income from operation of business or profession or farm (attach detailed statement)	\$ <u>0.00</u>	\$ <u>0.00</u>
Income from real property	\$ <u>0.00</u>	\$ <u>0.00</u>
Interest and dividends	\$ <u>0.00</u>	\$ <u>0.00</u>
Alimony, maintenance or support payments payable to the debtor for th debtor's use or that of dependents listed above.	\$ <u>0.00</u>	\$ <u>0.00</u>
Social security or other government assistance (Specify)	\$ <u>0.00</u>	\$ <u>0.00</u>
Pension or retirement income	\$ <u>0.00</u>	\$ <u>0.00</u>
Other monthly income (Specify)	\$ <u>0.00</u>	\$ <u>0.00</u>
TOTAL MONTHLY INCOME	\$ <u>1,038.72</u>	\$ <u>966.69</u>

TOTAL COMBINED MONTHLY INCOME 2,005.41 (Report also on Summary of Schedules)

Describe any increase or decrease of more than 10% in any of the above categories anticipated to occur within the year following the filing of this document.
NONE

In re LUANN M TRUTWIN

MICHAEL A TRUTWIN

Case No.

474-84-1387

470-84-9164

SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

☐ Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete a separate schedule of expenditures labeled "Spouse".

Rent or home mortgage payment (include lot rented for mobile home)		\$	597.00
Are real estate taxes included?	Yes <input checked="" type="checkbox"/> No <input type="checkbox"/>		
Is property insurance included?	Yes <input checked="" type="checkbox"/> No <input type="checkbox"/>		
Utilities Electricity and heating fuel		\$	400.00
Water and sewer		\$	0.00
Telephone		\$	50.00
Other garbage		\$	20.00
Home Maintenance (Repairs and upkeep)		\$	100.00
Food		\$	800.00
Clothing		\$	100.00
Laundry and dry cleaning		\$	100.00
Medical and dental expenses		\$	280.00
Transportation (not including car payments)		\$	600.00
Recreation, clubs and entertainment, newspapers, magazines, etc.		\$	50.00
Charitable contributions		\$	60.00
Insurance (not deducted from wages or included in home mortgage payments)			
Homeowner's or renter's		\$	0.00
Life		\$	53.00
Health		\$	0.00
Auto		\$	300.00
Other		\$	0.00
Taxes (not deducted from wages or included in home mortgage payments)			
(Specify)		\$	0.00
Installment payments (In chapter 12 and 13 cases, do not list payments to be included in the plan)			
Auto		\$	0.00
Other student loans		\$	876.14
Alimony, maintenance or support paid to others		\$	0.00
Payments for support of additional dependents not living at your home		\$	0.00
Regular expenses from operation of business, profession, or farm (attach detailed statement)		\$	0.00
Other		\$	0.00

TOTAL MONTHLY EXPENSES (Report also on Summary of Schedules)

\$ 4,386.14

(FOR CHAPTER 12 AND 13 DEBTORS ONLY)

Provide the information requested below, including whether plan payments are to be made bi-weekly, monthly, annually, or at some other regular interval.

A. Total projected monthly income	\$	
B. Total projected monthly expenses	\$	
C. Excess income (A minus B)	\$	
D. Total amount to be paid into plan each	\$	

(interval)

In re: LUANN M TRUTWIN
474-84-1367

MICHAEL A TRUTWIN
470-84-9164

Case No.

DECLARATION CONCERNING DEBTOR'S SCHEDULES

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of 15 sheets plus the summary page, and that they are true and correct to the best of my knowledge, information, and belief.

Date: April 19, 2001

Signature: LuAnn M. Trutwin
LUANN M TRUTWIN

Date: April 19, 2001

Signature: Michael A. Trutwin
MICHAEL A TRUTWIN

[If joint case, both spouses must sign]

DECLARATION UNDER PENALTY OF PERJURY ON BEHALF OF CORPORATION OR PARTNERSHIP

(NOT APPLICABLE)

UNITED STATES BANKRUPTCY COURT

District of Minnesota

In re: LUANN M TRUTWIN
474-84-1367MICHAEL A TRUTWIN
470-84-9164Case No. _____
Chapter 7

STATEMENT OF FINANCIAL AFFAIRS

1. Income from employment or operation of business

None
☐

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the two years immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT	SOURCE	FISCAL YEAR PERIOD
29,273.18	wages-Luann	1999
60,690.00	wages-Mike	1999
26,513.34	wages-Luann	2000
64,926.94	wages-Mike	2000
5,389.00	wages-Mike	2001
2,833.32	wages-Luann	2001

2. Income other than from employment or operation of business

None
☒

State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the two years immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

3. Payments to creditors

None
☐

a. List all payments on loans, installment purchases of goods or services, and other debts, aggregating more than \$600 to any creditor, made within 90 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR	DATES OF PAYMENTS	AMOUNT PAID	AMOUNT STILL OWING
CAPITAL ONE PO BOX 6000 SEATTLE WA 98190		821.47	0.00
HERBERGERS		800.00	0.00

None
☒

b. List all payments made within one year immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

4. Suits and administrative proceedings, executions, garnishments and attachments

None
☒

a. List all suits and administrative proceedings to which the debtor is or was a party within one year immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

None
☒

b. Describe all property that has been attached, garnished or seized under any legal or equitable process within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

5. Repossessions, foreclosures and returns

None
☒

List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

6. Assignments and receiverships

None
☒

a. Describe any assignment of property for the benefit of creditors made within 120 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

None
☒

b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

7. Gifts

None
☒

List all gifts or charitable contributions made within one year immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

8 Losses

None
☒

List all losses from fire, theft, other casualty or gambling within one year immediately preceding the commencement of this case or since the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

9 Payments related to debt counseling or bankruptcy

None
☒

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of a petition in bankruptcy within one year immediately preceding the commencement of this case.

10 Other transfers

None
☒

a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

11. Closed financial accounts

None
☐

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within one year immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF INSTITUTION	TYPE AND NUMBER OF ACCOUNT AND AMOUNT OF FINAL BALANCE	AMOUNT AND DATE OF SALE OR CLOSING
REBILITY INVESTMENTS	403B ACCOUNT CASHED ON 1/2/01 ACCT#474-84-1367	\$3872.79

12. Safe deposit boxes

None
☒

List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

13. Setoffs

None
☒

List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within 90 days preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

14 Property held for another person

None
☒

List all property owned by another person that the debtor holds or controls.

15 Prior address of debtor

None
☒

If the debtor has moved within the two years immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date April 19, 2001

Signature
of Debtor

L. Ann M. Trutwin
L. ANN M. TRUTWIN

Date April 19, 2001

Signature
of Joint
Debtor

Michael A. Trutwin
MICHAEL A. TRUTWIN

UNITED STATES BANKRUPTCY COURT
District of Minnesota

In re: LUANN M TRUTWIN
474-84-1387

MICHAEL A TRUTWIN
470-84-9164

Case No. _____
Chapter 7

CHAPTER 7 INDIVIDUAL DEBTOR'S STATEMENT OF INTENTION

1. I have filed a schedule of assets and liabilities which includes consumer debts secured by property of the estate.
2. I intend to do the following with respect to the property of the estate which secures those consumer debts:
 - a. *Property To Be Surrendered.*

Description of Property

Creditor's Name

None

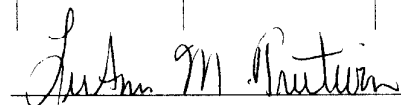
- b. *Property To Be Retained.*

[Check any applicable statement.]

Description of Property	Creditor's Name	Property is claimed as exempt	Property will be redeemed pursuant to 11 U.S.C. § 722	Debt will be reaffirmed pursuant to 11 U.S.C. § 524(c)	Other
1.	AT&T UNIVERSAL CARD				
2.	CENTRASOTA DMS PA				
3.	CHASE				
4. HOME: SEE ATTACHED LEGAL IN BENTON COUNTY, MN	COUNTRY WIDE HOME LOANS			X	
5. AND ACCT#6011007283528171	DISCOVER				
6.	EDUCAID				
7.	FIRST UNION CARD				
8. AND#5544530302457278	FIRST USA BANKRUPTCY SUPPORT				
9.	FLEET				
10	GREAT LAKES HIGHER ED				
11	HOUSEHOLD CREDIT SERVICE				
12	MENARDS				
13	PROVIDENT BANK				
14	PROVIDIAN				
15	RETAILERS NATIONAL BANK				
16	SEARS				
17	SPIEGEL				
18	ST CLOUD HOSPITAL				
19	STUDENT LOAN FINANCE CORP				
20	US BANK				

Date:

April 19, 2001


Signature of Debtor

Date

April 19, 2001

Michael A. Trotter

Signature of Joint Debtor

UNITED STATES BANKRUPTCY COURT
DISTRICT OF MINNESOTA

In Re:
LUANN & MICHAEL TRUTWIN,
Debtor(s).

Case No. _____
Chapter 7 Case

STATEMENT OF COMPENSATION BY ATTORNEY FOR DEBTOR

The undersigned, pursuant to Local Rule 303(a), Bankruptcy Rule 2016(b) and Section 329(a) of the Bankruptcy Code, states that:

1. I am the attorney for the Debtor in this case and files this statement as required by applicable rules.

2. (a) The filing fee paid by the debtor to the Clerk in this case is: \$ 200.00

(b) The compensation paid or agreed to be paid by the Debtor to the undersigned for the services described in paragraph 3 below is: \$ 850.00

(c) Prior to filing this statement, the Debtor paid to the undersigned: \$ 200.00

(d) The unpaid balance due and payable by the Debtor to the undersigned is: \$ 650.00

It is agreed that if Debtor fails to make full or partial payment of fees according to any written or oral agreement, the undersigned may withdraw as attorney for this case upon written notice to Debtor. In joint cases, both spouses are equally responsible to pay the fee, and if one party fails to pay, the other agrees to pay the total due. This fee is due and payable whether or not Debtor attends the first meeting of creditors or receives a discharge. A minimum of \$150.00 may be charged to Debtor not attending first meeting of creditors. A minimum of \$20.00 in attorneys fees may be charged for each creditor that is omitted from the original filing and needs to be added after the case is filed. In addition, a court filing fee may be assessed for each creditor that is added and each amendment to the petition.

3. The services rendered or to be rendered to the Debtor include the following: (a) analysis of the financial situation and rendering advice and assistance to the Debtors in determining whether to file a petition under Title 11 of the United States Code; (b) preparation and filing of the petition, exhibits, attachments, schedules, statements, lists and other documents required by the Court; (c) representation of the Debtor at the meeting of creditors; (d) negotiations with creditors; (e) amendments to Chapter 13 plans because of a change in the debtor(s) circumstances; and (f) other services reasonably necessary to represent the Debtor in this case. The undersigned is not obligated to represent Debtor in a contested matter (adversary proceeding, motions of any kind, lien avoidance action, reaffirmation approval hearings, or other matters in which an attorney may appear or represent Debtor before the Bankruptcy Court, including negotiations on such a matter). If the undersigned consents to represent Debtor in such a matter, Debtor agrees to pay additional attorney fees at the rate of \$175.00 per hour with a substantial retainer to be set by the attorney and paid before work is initiated on the contested matter. Removal of judgments on discharged debts from Court records is a contested matter as outlined above and is not the responsibility of the attorney.

4. The source of all payments by the Debtor to the undersigned was or will be from earnings or other current compensation of the Debtor, and the undersigned has not received and will not receive any transfer of property other than such payments by the Debtor, except as follows: N/A

5. The undersigned has not shared or agreed to share with any other person other than with members of undersigned's law firm any compensation paid or to be paid.

Dated: April 19, 2001

Acknowledged and Agreed:

LuAnn M. Trutwin
Debtor

Michael A. Trutwin
Joint Debtor

KALENDA & ASSOCIATES

By

Robert L. Kalenda
Attorney for Debtor
919 West St. Germain
P.O. Box #902
St. Cloud, MN 56302
(320) 255-8840
MN Registration #53260

AT&T UNIVERSAL CARD
BOX 6907
THE LAKES NV 88901-6907

CENTRASOTA DMS PA
1555 NORTHWAY DR STE 250
ST CLOUD MN 56303

CHASE
BOX 52195
PHOENIX AZ 85072-2195

COUNTRY WIDE HOME LOANS
PO BOX 660694
DALLAS TX 75266

DISCOVER
PO BOX 30395
SALT LAKE CITY UT 84120-0395

EDUCAID
PO BOX 2461
HARRISBURG PA 17105

FIRST UNION CARD
P O BOX 2357
BRUNSWICK GA 31521-2357

FIRST USA BANKRUPTCY SUPPORT
PO BOX 149265
AUSTIN TX 78714-9265

FLEET
P O BOX 15368
WILMINGTON DE 19856-5368

GREAT LAKES HIGHER ED
PO BOX 2992
MILWAUKEE WI 53201-2992

HOUSEHOLD CREDIT SERVICE
PO BOX 4155
CAROL STREAM IL 60197-4155

MENARDS
DEPT 0008
PALANTINE IL 60055-0008

PROVIDENT BANK
PO BOX 1844
CINCINNATI OH 45274

PROVIDIAN
P O BOX 660737
DALLAS TX 75266

RETAILERS NATIONAL BANK
P O BOX 59231
MINNEAPOLIS MN 55459

SEARS
86 ANNEX
ATLANTA GA 30386

SPIEGEL
9310 SW GEMINI DR
BEAVERTON OR 97078-0001

ST CLOUD HOSPITAL
1406 SIXTH AVENUE NORTH
ST CLOUD MN 56303

STUDENT LOAN FINANCE CORP
PO BOX 696
ABERDEEN SD 57402

US BANK
RECOVERY DEPARTMENT
PO BOX 17143
DENVER CO 80217